

**Information to identify the case:**

Debtor 1	<u>James D. Treadwell Jr.</u>	Social Security number or ITIN	xxx-xx-7225
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deana Treadwell</u>	Social Security number or ITIN	xxx-xx-0796
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-32243-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James D. Treadwell Jr.

Deana Treadwell  
aka Deana R. Treadwell

1/7/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James D. Treadwell, Jr.  
Deana Treadwell  
Debtors

Case No. 18-32243-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 07, 2022

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James D. Treadwell, Jr., Deana Treadwell, 61 Bradford Way, Voorhees, NJ 08043-4760
517861882	+ Joel Fischbein, 33 Old Republic Lane, Marlton, NJ 08053-4622
517861884	+ Parker McCay P.A., 9000 Midatlantic Dr., Mount Laurel, NJ 08054-1539
517919241	+ Petro, Inc., c/o Mullooly Jeffrey Rooney Flynn, LLP, 6851 Jericho Tpke, Syosset, NY 11791-4494
517861886	Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, CO 80163-6007
517861887	+ The Bank of New York Mellon, 200 Park Avenue, 7th Floor, New York, NY 10166-0005
517939598	+ The Bank of New York Mellon, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517924154	+ The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 07 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517861877	EDI: HNDACOM	Jan 08 2022 01:23:00	American Honda Finance, P.O. Box 6070, Cypress, CA 90630-6070
517962492	+ EDI: CINGMIDLAND.COM	Jan 08 2022 01:23:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517964187	Email/PDF: resurgentbknofications@resurgent.com	Jan 07 2022 20:34:12	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517861878	+ EDI: CAPITALONE.COM	Jan 08 2022 01:23:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517861879	+ EDI: CAPONEAUTO.COM	Jan 08 2022 01:23:00	Capital One Auto Finance, 3901 N Dallas Pkwy, Plano, TX 75093-7864
517877150	+ EDI: AISACG.COM	Jan 08 2022 01:23:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517883567	+ EDI: AISACG.COM	Jan 08 2022 01:23:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517861880	+ EDI: WFNNB.COM	Jan 08 2022 01:23:00	Comenity Bank/Anniesesz, PO Box 182789, Columbus, OH 43218-2789
517861881	+ Email/Text: kmorgan@morganlaw.com	Jan 07 2022 20:30:00	Ford Motor Credit, c/o Morgan, Bornstein & Morgan, 1236 Brace Road, Cherry Hill, NJ 08034-3229

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Date Rcvd: Jan 07, 2022

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517861883	Email/Text: signed.order@pfwattorneys.com	Jan 07 2022 20:29:00	New Century Financial, c/o Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517861885	EDI: Q3G.COM	Jan 08 2022 01:23:00	Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
517953910	+ EDI: AIS.COM	Jan 08 2022 01:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor James D. Treadwell Jr. andy@sjbankruptcylaw.com, abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg	on behalf of Joint Debtor Deana Treadwell andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES, Series 2006-26 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES, Series 2006-26 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7